

Consumer Protection

Want to "be your own boss," "work from home," or just "make extra money"? Then you may be tempted by an ad for a business opportunity. Before you open your checkbook, check out the offer. Fraudulent business opportunity promoters use the classifieds and the Internet to tout all kinds of offers, from pay phone and vending machine routes to work-at-home businesses like medical billing and envelope stuffing. Too often, these ads make promises - about earnings, locations, merchandise, or marketability - that sound great, but aren't truthful. The result: consumers are getting ripped off, losing money instead of making it. Learn more about considering a business opportunity.

The Children's Online Privacy Protection Act (COPPA), passed by Congress in October 1998, requires the Federal Trade Commission (FTC) to issue and enforce rules concerning children's online privacy. The FTC issued the Children's Online Privacy Protection Rule in November 1999; it has been in effect since April 21, 2000. The Rule's primary goal: to place parents in control over what information is collected from their children online. Learn more about the Children's Online Privacy Protection Act (COPPA).

Practical tips from the federal government and the technology industry to help you be on guard against Internet fraud, secure your computer, and protect your personal information. Learn more about protecting yourself against Internet fraud.

Many companies that solicit new credit card accounts and insurance policies use prescreening to identify potential customers for the products they offer. Learn more about the FTC's prescreened offers of credit and insurance.

Almost every day, you are involved in some type of financial

transaction requiring an educated decision - Whether you are shopping for a mortgage or auto loan, checking the accuracy of your credit report, dealing with debt collectors, or looking for ways to protect your personal financial information. Learn more about credit and loan information.

Cross-border fraud is a serious problem - and it appears to be growing. For example, consumers in the U.S. and other countries lose billions of dollars each year to telemarketers operating from "boiler rooms" across the border who pitch bogus products, services and investments. They also lose money to Internet scam artists who operate anonymously from places outside the U.S. The most common cross-border frauds pushed by telemarketers, spam emailers or misleading advertisements involve phony prize promotions, foreign lottery schemes, advance-fee loan rip-offs, travel offer scams, and unnecessary credit card loss "protection." Learn more about cross border fraud.

The National Do Not Call Registry gives you a choice about whether to receive telemarketing calls at home. Most telemarketers should not call your number once it has been on the registry for 31 days. If they do, you can file a complaint at the Federal Trade Commission website. You can register your home or mobile phone for free. Learn more about the National Do Not Call Registry from the Federal Trade Commission.

When a loved one dies, grieving family members and friends often are confronted with dozens of decisions about the funeral — all of which must be made quickly and often under great emotional duress. What kind of funeral should it be? What funeral provider should you use? Should you bury or cremate the body, or donate it to science? What are you legally required to buy? What other arrangements should you plan? And, as callous as it may sound, how much is it all going to cost? Learn more about consumer rights under the funeral rule.

Important information that can save you money: gas tank, driver's seat; steering wheel, under the hood, tires, and trunk. Learn more about saving gas.

Looking to cure a serious ailment? Unfortunately, consumers spend millions of dollars every year on unproven - and often useless - health products and services. Health fraud trades on false hope. It promises quick cures for dozens of medical conditions - from arthritis and obesity to osteoporosis, cancer and AIDS. Learn more about Operation Cure-All from the Federal Trade Commission.

Whether you are buying a refrigerator, thinking about ways to reduce your home heating and cooling bills, or trying to save money on gas, there are ways that can save you money in every room of your home. Learn more about saving energy.

Are you taking steps to protect personal information? Safeguarding sensitive data in your files and on your computers is just plain good business. After all, if that information falls into the wrong hands, it can lead to fraud or identity theft. Learn more about protecting personal information.

Get the facts on how to invest wisely and avoid fraud. Be wary of swindlers and scam artists. Learn more about investing wisely and avoiding fraud.

Phony job opportunities, postal job scams, bogus work-at-home schemes, and fake charities are among the many types of postal fraud when they use the mail. Learn more about mail fraud schemes.

Unscrupulous retailers may sell imitations as if they were authentic Alaska Native arts and crafts. As a result, unsuspecting consumers could spend hundreds of dollars for items that are not actually made by

Alaska Natives. Learn more about native art from Alaska.

Has your business ever been targeted by an office supply scam? Could it? Office supply fraud costs its victims - large and small businesses, as well as schools, government agencies, and nonprofit institutions - an estimated \$200 million per year. These scams generally involve the deceptive sale of products that businesses purchase on a regular basis - like printer paper, copy toner, light bulbs or cleaning materials. Learn more about office supply scams.

The Internet is an exciting tool that not only puts vast information at your fingertips but expands your shopping options like never before. Now, with only a few clicks of a mouse, you can go online to buy just about anything you need or want - from airline tickets to rare antiques. Learn more about online shopping tips.

Do you receive lots of junk email messages from people you don't know? It's no surprise if you do. As more people use email, marketers are increasingly using email messages to pitch their products and services. Some consumers find unsolicited commercial email - also known as "spam" - annoying and time consuming; others have lost money to bogus offers that arrived in their email in-box. Learn more about spam e-mail.

Misleading weight loss advertising is everywhere, preying on consumers desperate for an easy solution. But claims for diet products that promise weight loss without sacrifice or effort are bogus and, in some cases, dangerous. Learn more about misleading weight loss advertising.